

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Laura L. Elfstrom
 Debtor

Case No. 17-14558-elf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 48

Date Rcvd: Nov 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 05, 2017.

db +Laura L. Elfstrom, 1778 B. N. Dove Road, Yardley, PA 19067-6315
 13946885 +1st Crd Srvc, 377 Hoes Lane, Piscataway, NJ 08854-4138
 13946886 Apotheker Scian PC, 520 Fellowship Road, Ste. C306, PO Box 5496, Mount Laurel, NJ 08054-5496
 13946887 +Arcadia, 645 Penn St, Reading, PA 19601-3543
 13946889 +Bank Of America, 4909 Savarese Cir, Tampa, FL 33634-2413
 13946913 ++FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429
 (address filed with court: Focus Receivables Mana, 1130 Northchase Parkway, Suite 150, Marietta, GA 30067)
 13946911 First Premier Bank, 601 S Minneaplois Ave, Dious FDalls, SD 57104
 13946925 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
 13946926 +Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218
 13946927 +Young, Marr & Associates, LLC, 3554 Hulmeville Road, Suite 102, Bensalem, PA 19020-4366
 13946928 +Zale Delaware Inc/sj, 375 Ghent Rd, Fairlawn, OH 44333-4601

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Nov 04 2017 01:37:24 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
 smg E-mail/Text: RSVVCBICNOTICE1@state.pa.us Nov 04 2017 01:36:44 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 04 2017 01:37:08 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13946888 +EDI: BANKAMER.COM Nov 04 2017 01:38:00 Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
 13946890 +EDI: TSYS2.COM Nov 04 2017 01:38:00 Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
 13946891 +EDI: TSYS2.COM Nov 04 2017 01:38:00 Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
 13946895 +EDI: CAPITALONE.COM Nov 04 2017 01:38:00 Capital One, 15000 Capital One Dr, Richmond, VA 23238
 13946892 +E-mail/Text: bankruptcy@cavps.com Nov 04 2017 01:37:04 Calvary Portfolio Services, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322
 13946893 +E-mail/Text: bankruptcy@cavps.com Nov 04 2017 01:37:04 Calvary Portfolio Services, Po Box 27288, Tempe, AZ 85285-7288
 13946894 +EDI: CAPITALONE.COM Nov 04 2017 01:38:00 Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
 13946896 +EDI: WFNNB.COM Nov 04 2017 01:38:00 Comenity Bank/Express, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
 13946897 +EDI: WFNNB.COM Nov 04 2017 01:38:00 Comenity Bank/Express, Po Box 182789, Columbus, OH 43218-2789
 13946899 +EDI: WFNNB.COM Nov 04 2017 01:38:00 Comenity Bank/Pottery Barn, Po Box 182125, Columbus, OH 43218-2125
 13946900 +EDI: WFNNB.COM Nov 04 2017 01:38:00 Comenity Bank/Pottery Barn, Po Box 182789, Columbus, OH 43218-2789
 13946901 +EDI: WFNNB.COM Nov 04 2017 01:38:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
 13946902 +EDI: WFNNB.COM Nov 04 2017 01:38:00 Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
 13946898 +EDI: WFNNB.COM Nov 04 2017 01:38:00 Comenity Bank/nwyrk&co, 220 W Schrock Rd, Westerville, OH 43081-2873
 13946906 +EDI: DISCOVER.COM Nov 04 2017 01:38:00 Discover Financial, Po Box 15316, Wilmington, DE 19850
 13946904 +EDI: NAVIENTFKASMDOE.COM Nov 04 2017 01:38:00 Dept Of Ed/Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
 13946903 +EDI: NAVIENTFKASMDOE.COM Nov 04 2017 01:38:00 Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
 13946905 +EDI: DISCOVER.COM Nov 04 2017 01:38:00 Discover Financial, Po Box 3025, New Albany, OH 43054-3025
 13946908 +EDI: DCI.COM Nov 04 2017 01:38:00 Diversified Consultant, P O Box 551268, Jacksonville, FL 32255-1268
 13946907 +EDI: DCI.COM Nov 04 2017 01:38:00 Diversified Consultant, Dci, Po Box 551268, Jacksonville, FL 32255-1268
 13946910 +EDI: TSYS2.COM Nov 04 2017 01:38:00 Dsnb Bloomingdales, 9111 Duke Blvd, Mason, OH 45040-8999
 13946909 +EDI: TSYS2.COM Nov 04 2017 01:38:00 Dsnb Bloomingdales, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
 13946912 +EDI: AMINFOFP.COM Nov 04 2017 01:38:00 First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
 13946915 +EDI: CBSKOHLS.COM Nov 04 2017 01:38:00 Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
 13946916 +EDI: CBSKOHLS.COM Nov 04 2017 01:38:00 Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

13947884 +EDI: PRA.COM Nov 04 2017 01:38:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
13946917 +EDI: RMSC.COM Nov 04 2017 01:38:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
13946918 +EDI: RMSC.COM Nov 04 2017 01:38:00 Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
13946919 +EDI: RMSC.COM Nov 04 2017 01:38:00 Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
13946920 +EDI: RMSC.COM Nov 04 2017 01:38:00 Synchrony Bank/ Old Navy, Po Box 965005, Orlando, FL 32896-5005
13946922 +EDI: RMSC.COM Nov 04 2017 01:38:00 Synchrony Bank/Select Comfort, C/o Po Box 965036, Orlando, FL 32896-0001
13946921 +EDI: RMSC.COM Nov 04 2017 01:38:00 Synchrony Bank/Select Comfort, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
13946924 +EDI: WTRRNBNK.COM Nov 04 2017 01:38:00 Target, Po Box 673, Minneapolis, MN 55440-0673
13946923 +EDI: WTRRNBNK.COM Nov 04 2017 01:38:00 Target, C/O Financial & Retail Srvs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475

TOTAL: 37

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13946914* ++FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429
(address filed with court: Focus Receivables Mana, 1130 Northchase Pkwy, Marietta, GA 30067)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 05, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 2, 2017 at the address(es) listed below:

BONNIE B. FINKEL finkeltrustee@comcast.net, NJ69@ecfcbis.com;Finkeltrustee@comcast.net
PAUL H. YOUNG on behalf of Debtor Laura L. Elfstrom support@ymalaw.com, ykaecf@gmail.com, paullawyers@gmail.com, pyoung@ymalaw.com
REBECCA ANN SOLARZ on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	Laura L. Elfstrom	Social Security number or ITIN xxx-xx-7111
	First Name Middle Name Last Name	
Debtor 2 (Spouse, if filing)		EIN -----
	First Name Middle Name Last Name	Social Security number or ITIN -----
		EIN -----
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 17-14558-elf		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Laura L. Elfstrom

11/2/17

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.